

Substitute Form PTO-1449 (Modified)	U.S. Department of Commerce Patent and Trademark Office	Attorney's Docket No. Credit System/SCH	Application No. 09/690,074
Information Disclosure Statement by Applicant (Use several sheets if necessary) (37 CFR §1.98(b))		Applicant Scott C. Harris	Filing Date October 16, 2000
			Group Art Unit 2876

U.S. Patent Documents							
Examiner Initial	Desig. ID	Patent Number	Issue Date	Patentee	Class	Subclass	Filing Date If Appropriate
JN	AA	3,604,900	9/14/1971	Kalt			
JN	AB	3,850,426	11/26/1974	Blair			
JN	AC	4,672,661	6/9/1987	Clark, Jr. et al.			
JN	AD	4,701,601	10/20/1987	Francini et al.			
JN	AE	4,811,387	5/7/1989	Hollewed et al.			
JN	AF	5,311,003	5/10/1994	Saroya			
JN	AG	6,002,767	12/14/1999	Kramer			
KJ	AH	6,044,360	3/28/2000	Picciallo			
	AI						
	AJ						
	AK						

Foreign Patent Documents or Published Foreign Patent Applications							
Examiner Initial	Desig. ID	Document Number	Publication Date	Country or Patent Office	Class	Subclass	Translation
							Yes No
JN	AL	WO 96/33475	10/24/1996	PCT			
	AM						
	AN						
	AO						
	AP						

Other Documents (include Author, Title, Date, and Place of Publication)		
Examiner Initial	Desig. ID	Document
	AQ	
	AR	
	AS	
	AT	

Examiner Signature <i>[Signature]</i>	Date Considered <i>8/9/02</i>
EXAMINER: Initials citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	